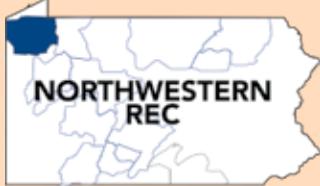


## Northwestern Rural Electric Cooperative Association, Inc.

A Touchstone Energy® Cooperative 



One of 14 electric cooperatives serving Pennsylvania and New Jersey

### NORTHWESTERN REC

P.O. Box 207  
22534 State Highway 86  
Cambridge Springs, PA 16403  
[www.northwesternrec.com](http://www.northwesternrec.com)

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### MAIN ACCESS NUMBER

1-800-352-0014

### EMERGENCIES/OUTAGES

1-800-352-0014

### FAX

814-398-8064

### OFFICE HOURS

Monday through Friday  
7 a.m. - 3:30 p.m.

Amy Wellington, Editor

## Thankful neighbors



THE CHILL IS IN THE AIR as we start to transition away from fall, and Old Man Winter is getting ready to make his presence known. Colder temperatures and shorter days set the stage for cozy afternoons on the couch, lounging with a bowl of soup and watching your favorite football team on television. You've probably also started to think about the holidays and are looking forward to spending time with family and friends and being thankful.

Here at Northwestern Rural Electric Cooperative (REC), we are all too familiar with the higher energy costs winter also brings. These can certainly put a damper on those warm cozy feelings. Higher heating costs can also put a dent in people's wallets, but here at the co-op, we have a few avenues to help members who may be struggling to pay their bills this winter season.

Thirty-seven years ago, Northwestern REC set up Member-to-Member, Inc. (M2M), which is a fund to help members keep their electric bills paid. M2M donations can come from multiple places. Members can donate money via a link on our website ([northwesternrec.com](http://northwesternrec.com)) or by sending a check, made payable to Member-to-Member Inc. Northwestern REC employees also donate money to this fund through automatic payroll deductions. Events like our annual M2M Golf Outing are also a huge source of funds — this year alone, the outing raised \$16,483.

There is another very easy way to pay it forward, and that is Operation Round Up. When you enroll in this program, your monthly bill is rounded up to the nearest whole dollar amount. The rounded-up amount is collected each month and deposited into the M2M fund. At the end of the year, your total donation amount is printed on your December electric bill. Since the M2M fund is deemed a charitable fund, your donations can be used as a federal income tax deduction. Just like that, a couple of pennies each month can really make a difference.

As a member of Northwestern REC, you provide equity for the cooperative. When you pay your electric bill, any amount in excess of the cost and expense of furnishing power creates patronage-sourced margins. These margin amounts are not profits, like those at a corporation. For a member-owned cooperative, these margin amounts represent each member's capital contributions (i.e., capital credits), which are used to build, make improvements and fund capital spending projects. You could consider donating your capital credits to the M2M fund. If you choose to donate your check, simply write "pay to the order of Member-to-Member, Inc." on the back and mail it to Northwestern REC, P.O. Box 207, Cambridge Springs, PA 16403. A receipt will be mailed to you. This donation is also tax deductible and a great way to lend a helping hand to our less fortunate members.

Here at Northwestern REC, we care about our members and strive to help every one of them. Our members are your neighbors and by making simple donations, you can bring a shining light to those in need, especially as we get closer to the holiday season. Community is important and helping those in your community lays the groundwork for a better tomorrow.

As always, if you ever have any questions about how to donate, please don't

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# To install (insulation) or not to install, that is the question

**MAKING SURE YOUR HOME IS** properly insulated can go a long way toward making your home more energy efficient and comfortable.

Before you attempt to replace insulation, however, there are some tasks to consider, including its location and your comfort level with starting and completing the job correctly. If you will be installing batt insulation, check to see if it is labeled with an R-value or find an online value chart by zone.

Consider the following before purchasing insulation:

## Should I do the job myself?

Whether you take it on depends on several factors, according to the Insulation Institute, including:

- ▶ The openness and accessibility of the space. The easiest and most common places to do DIY installation projects are attics and basements.
- ▶ The type of material you want to use. Batts or rolls are often installed by homeowners, while other types of insulation can require professional installers.
- ▶ Your skills and comfort level.
- ▶ Safety issues that might make the job more suitable for a professional.
- ▶ How much time will be needed to address air leaks.

## Can I complete it safely?

Even if you are considering installing insulation in an

open area that is easy to access, the space should be inspected. The institute recommends hiring a professional if you find these conditions or issues:

- ▶ Wet or damp insulation
- ▶ Moldy or rotted attic rafters or floor joists
- ▶ Vents that exhaust moist air directly in the attic space, instead of outdoors
- ▶ A history of ice dams in the winter
- ▶ Little or no attic ventilation
- ▶ Knob-and-tube wiring (homes pre-1930)
- ▶ Unsealed and uninsulated recessed ("can") lights (Note: Special care must be taken when insulating around these.)
- ▶ Possible presence of asbestos (see next section)

## What is the age of my home?

If your home was built around 1975 or earlier, the insulation may be vermiculite, which can contain asbestos. It is a lightweight, pea-sized, flaky gray material, according to the institute. If you suspect you have this type of insulation, do not disturb it and hire a professional to test it. Your local health department might be able to help locate a reputable testing company. If asbestos is found, the insulation will need to be removed by a professional.

For more tips on energy efficiency and electrical safety, visit [SafeElectricity.org](http://SafeElectricity.org).

The advertisement features the Amazon Smile logo at the top left, followed by a graphic of a shopping cart filled with various items like books and boxes. To the right, the Member-to-Member, Inc. logo is displayed with the text "SUPPORT THE CO-OP'S MEMBER-TO-MEMBER FUND EVERY TIME YOU SHOP!" Below this, instructions for making donations through different payment methods are listed in circular icons: Auto Pay (SmartHub app), Pay by Phone (1-800-352-0014), Pay Online (SmartHub app), Pay by Mail (Northwestern REC, P.O. Box 227, Cambridge Springs, PA 16403), and Pay in Person (Walmart, CVS, Wegmans). At the bottom, the text reads: "Buy your gifts and everyday essentials at [smile.amazon.com](http://smile.amazon.com). Select Member-to-Member, Inc. as your charitable organization of choice and a small portion of each purchase will be donated to that fund."

- Auto Pay  
Choose automatic payments with the SmartHub app
- Pay by Phone  
1-800-352-0014, option 2 to make a payment
- Pay Online  
Pay your bill online at [NorthwesternREC.com](http://NorthwesternREC.com) using the SmartHub app
- Pay by Mail  
Mail your payment to Northwestern REC, P.O. Box 227, Cambridge Springs, PA 16403
- Pay in Person  
Pay with MoneyGram (15145) at Walmart, CVS or Wegmans; OR pay with cash, check, credit at our office, M-F, 7am-3:30pm

## Co-op bill payments at local banks to end

**OVER THE YEARS**, Northwestern Rural Electric Cooperative (REC) has added new payment methods to accommodate co-op members. These methods include online options, a kiosk that's open 24/7, and cash payments using MoneyGram or VanillaDirect at several local stores. Members can also pay in person at the co-op during regular business hours.

One option, paying at participating banks, will cease at the end of 2022. This will affect a handful of members. Notices were mailed in October to explain why this change is needed. Payments made this way often take several weeks to reach the co-op, sometimes inaccurately resulting in past-due accounts and extra fees for members.

The co-op is confident there are other payment methods that will meet your needs, and we are happy to work with you as you adjust to this change. Should you have any questions, please contact member services at 800-352-0014 any weekday between 7 a.m. and 3:30 p.m. ☎

### GUEST COLUMN

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hesitate to call our wonderful member services team at 800-352-0014. You can also download our SmartHub mobile app, check out our website or stop in to see us. Stay safe this winter season and best wishes from your friends here at Northwestern REC. ☎

**NICHOLAS EAKIN**  
MEMBER SERVICE TEAM LEADER

## What is 'beneficial electrification' you ask?

Via the Beneficial Electrification League:

Beneficial Electrification includes the application of electricity to end-uses where doing so satisfies at least one of the following conditions, without adversely affecting the others:



- 1 **Saves money** More energy-efficient appliances waste less electricity, saving money on utility bills.
- 2 **Benefits the environment** Wasting less electricity, driving an electric vehicle, and using clean energy reduces carbon emissions.
- 3 **Improves quality of life** New, smarter technology can provide better living experiences at home and on the road.
- 4 **Fosters grid resilience** Smart appliances and homes can work together to balance load on a clean energy grid.

Beneficial Electrification programs are a valuable opportunity to engage both electric utilities and environmental groups in the effort to identify solutions that work well for the end-use consumer, local communities and the environment.

## Going electric at home: home heating

**HOME ELECTRIFICATION IS THE FUTURE.** How we heat our homes will change for the better with highly efficient heat-pump technology.

Modern-day heat pumps are a super-efficient, reliable and proven technology. Unlike a furnace, they don't require heat. Instead, they move heat from one location to another — into your home in the winter and out of your home during the summer.

There are several types of heat pumps. Air-source heat pumps directly replace a typical gas furnace and air conditioner. This type of system has an outdoor unit, similar to a whole-home air conditioner. However, it essentially works in reverse during cold months. Since most homes already have a ducted system, this will be the easiest replacement for a fossil-fuel furnace.

Ductless mini-split heat pumps

don't require ducts. They recirculate air through a smaller coil that mounts on a wall or ceiling. Ductless mini-splits heat and cool individual rooms, providing more control over comfort levels.

Geothermal heat pumps circulate coolant through buried pipes. In the heating cycle, the coolant absorbs heat from the Earth and transfers it into the home. During cooling, it dumps heat from the home into the ground.

Geothermal costs more upfront, but it's more efficient and lasts nearly twice as long. So it actually costs less over time. It also doesn't have the noisy outdoor unit, so it's quieter. And, there's a water heating option, too.

Switching to a heat pump for your heating and cooling can make living in your home, and on our planet, better every day. ☎

# Seven energy-wasting habits you should break

DO THESE COMMON ENERGY-WASTING HABITS seem familiar? Save money by changing your routine.

No one sets out to waste energy, but it's easy to do, so maybe it's time you started making energy efficiency a part of your daily routine.

## 1. Leaving the lights on in empty rooms

This is one of the most common energy-wasting habits and, luckily, one that's easy to fix. By simply turning off lights when you leave a room, you'll save energy and help your bulbs last longer. To save even more, install energy-efficient LEDs. They use at least 75% less energy than conventional incandescent bulbs and last a lot longer.

## 2. Not adjusting your thermostat

Adjusting the temperature of your home at night or when you are away is the most cost-effective way to save energy, but it's easy to forget. Programmable thermostats optimize savings by automatically adjusting temperatures based on your schedule. Today's smart models provide advanced features, such as remote control and self-programming.



## 3. Falling asleep watching TV

You're relaxing and watching your favorite show. Suddenly, it's 3 a.m., and you wake to an infomercial. All that late-night TV can result in some prime-time energy waste. Click the off button if you're feeling drowsy. If your set is older, upgrade to an Energy Star®-rated TV. Energy Star models use less energy than standard sets while still providing a great viewing (or sleeping) experience.

## 4. Taking long showers

Did you know standard showerheads use 2.5 to 3 gallons of water per minute? Just think of all the water and energy those 20-minute showers are sending down the drain. Everyone likes a hot shower, but keep it to 10 minutes or less. Also, install WaterSense®-labeled showerheads. They use less water than standard units.

## 5. Running partial loads

Operating your dishwasher or clothes washer with just a few dishes or a small amount of clothes may be convenient, but it's a big waste of energy. Wait until your appliance is fully loaded — according to the manufacturer's guidelines — before you flip the switch. Your clothes or dishes will be fully cleaned, and you'll save energy and water.

## 6. Forgetting to change your furnace filter

A dirty air filter forces your heating or cooling system to work harder to keep you comfortable. Change your furnace filter regularly, according to manufacturer's guidelines. Remember to have your heating and cooling system inspected and cleaned annually by qualified professionals.

## 7. Browsing in front of an open refrigerator

The time you spend deciding between lunch meat and leftover pizza can cost you cold cash. Every year, the average person spends about 10 hours looking at an open refrigerator or freezer, according to the Alliance to Save Energy. That's a lot of time for cold air to escape. Decide what you want and close the door quickly.

Change can be difficult. However, with a little extra time and effort, you can save energy and money today and all year long. 